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Filed	:	December 28, 2000		
Applicant	:	Ravi Ganesan, et al.		
Title :	:	ELECTRONIC PAYMENT RISK PROCESSING		
Art Unit	:	3691		
Examiner	:	Hamilton, Lalita M.		
Atty Docket No.	:	23952-0078		
Customer No.	:	72386		

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

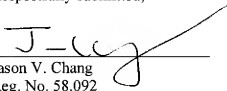
Pending U.S. Patent Application No. 09/749,595 is related to the following U.S. patent application numbers:

- (1) U.S. Patent Application No. 11/757,021 (Filed 06/01/2007)
(Continuation of U.S. Patent Application No. 09/749,595)
- Non-Final Office Action mailed 09/04/2007

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, Notice of Abandonments, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

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Respectfully submitted,



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Date: **NOVEMBER 14, 2007**

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